



Credit Qualification Parameters

Personal Unsecured Loan

Minimum Net salary	KShs. 25,000 (if employer has a lending agreement with CBA) or KShs. 50,000 (if employer does not have a lending agreement with CBA).
Account deposits	Channel your salary via the Be More account consecutively for 6 months if a non-scheme customer.
Loan amount	Up to 3 times your net salary at a competitive interest rate. (Max KShs. 300,000)
Loan currency	KShs. (Other currency loans can be issued to customers under scheme as per scheme terms).
Loan tenor	Max. 36 months if a non-scheme customer.
Debt to income ratio	Total loan repayments shouldn't exceed 50% of net pay.
Interest	Calculated on reducing balance basis. No penalty costs if you pay off earlier than the loan maturity date.
Eligibility	Customers on permanent and pensionable employment terms and with a monthly salary income. Salary must be channeled through the Be More account consecutively for 6 months if customer's employer doesn't have a lending arrangement with CBA.
Requirements	<ul style="list-style-type: none"> • Filled in application form submitted at your nearest CBA branch. • Original Kenyan National ID/Passport. • Original PIN certificate. • Original or certified copies of pay slips for the last 3 months. • Latest letter from employer confirming terms and conditions of employment. • Latest utility bill.

Emergency Cash

Helps you with funds when you unexpectedly need them most, with no security required.

Loan amount	Minimum - KShs. 25,000 Minimum - KShs. 100,000
Loan tenor	3 months
Security	Nil
Interest rate	Nil
Loan fee	One off fee- 12% of value of amount advanced.
Mode of disbursement	Directly to customer's CBA account within 24 hrs.
Eligibility	Customers that channel their salary through the Be More account consecutively for 6 months.
Requirements	Submit the filled in application form at your nearest CBA branch.

Personal Secured Loan

Cash Deposits in CBA Fixed Deposit account, Treasury Bills & Bonds, Money Market Funds	Borrow up to 90% of value
Cash Deposits in CBA Savings account	Borrow up to 75% of balance
Shares & Equity Funds	Borrow up to 50% of current value
Minimum loan amount	KShs 50,000
Loan tenor	Up to 72 months

NB: Loan protection insurance to cover accidental death and accidental permanent disability is mandatory for all borrowers. A facility fee of 2% of the personal unsecured loan limit and 1% of the personal secured loan limit is charged on the loan amount before disbursement.

Unsecured Credit Card

Features	<ul style="list-style-type: none"> • Waivered joining fee. • Up to 50 days interest free period. • Free buyers protection. • Free travel insurance for Gold Cards. • Minimum payment of 20% of outstanding balance. • Interest of 3.5% p.m. on outstanding balance. • Annual subscription KShs. 3,000 (Classic Card) and KShs. 5,000 (Gold Card) 		
Limit allocation criteria	Income- Net (KShs.)	Limit Multiples	Minimum (KShs.)
	35,000 to <50,000 50,000 to 100,000 100,000 to 200,000 201,000 to 500,000 >500,000	0.60X 0.80X 1X 1.25X 1.5X	VISA Classic Card- min. 20,000 VISA Classic Card- min. 20,000 VISA Classic Card- min. 20,000 VISA Gold Card- min. 300,000 VISA Gold Card- min. 300,000
Eligibility	Available to those on a full-time salaried job with a minimum net salary of KShs. 35,000.		
Documentation requirements	<ul style="list-style-type: none"> • Original Kenyan National ID. • Original PIN certificate. • Original or certified copies of pay slips for the last 3 months. • Utility bill not more than three months old. 		

Secured Credit Card

Limit allocation criteria- Up to 85% of CBA Fixed Deposit account balance.

Disclaimer:

Qualification for credit facilities i.e. Credit Card and Personal Loan is based on the applicant's credit scores and other factors. To build and retain good credit scores, you must make your payments no later than the scheduled due date.

Notwithstanding the above provisions, the Bank reserves the right to vary or terminate its business relationship with the customer and/or demand and call for immediate repayment of all or any of its facilities granted to the customer at its sole discretion by serving notice in writing to the customer of not less than 30 days.